



Your guide to

black 70 boost

70% back on even more included extras.

If you want to go the extra mile.

Extras

With ahm black 70 boost it's about you, your teeth and your eyes. As well as therapies such as physio and remedial massage to keep you feeling good.



70% back on included extras up to your annual limits

The best bit - we let you choose which providers you can claim your included extras from, as long as they are legally qualified to practise in Australia and have been recognised by ahm.



Unlimited emergency ambulance

Includes emergency transport to hospital due to a sudden or unexpected event (1 day waiting period applies). Excludes transport covered by a state scheme or ambulance subscription and non-emergency transport eg. transport from hospital to home.

Tas and Qld residents are covered by their state schemes.



100% back on optical

Frames, prescription lenses and contact lenses included. For scripted sight correcting products only.

What is a Waiting Period?

This is the set amount of time you must wait before you can receive benefits for a service included in your cover. If you switch to us from another private health insurer or change to a different cover with us, we'll generally recognise any waiting periods you've already served for comparable extras.

Included extras

Annual limits apply and reset every financial year.




Service	Item number	Benefit	Annual Limits	Waiting Period
Routine dental* (most common listed)		This cover includes no gap dental check-ups at select dentists. Learn more at ahm.com.au/nogap		
Comprehensive examination	011	70%	\$700 per person \$1,400 per family	2 months
Periodic examinations	012			
Topical fluoride application	121			
Clean and polish	111			
Scale and clean	114			
Non-surgical extraction	311			
Surgical extraction	324			



* We'll only pay benefits towards dental treatments that are delivered in person and by a recognised provider.

Service	Item number	Benefit	Annual Limit	Waiting Period
Complex dental*				
Preparation of one root canal	415	70%	\$750 per person \$1,500 per family	12 months
Filling of one root canal	417			
Major dental* Excludes orthodontics.				
Full crown - non-metallic	613			
Full crown - veneered	615			
Bridge pontic - indirect	643			
Therapies				
Remedial massage, Acupuncture, Exercise physiology		70%	\$250 per person \$500 per family	2 months
Physiotherapy				
Initial consultation Max. 1 per person per financial year.				
Subsequent consultation				
Group or class (hydrotherapy, antenatal and rehabilitation) All classes must be provided by an ahm recognised physiotherapist.				
Chiropractic				
Initial consultation Max. 1 per person per financial year.				
Subsequent consultation				
Osteopathy				
Initial consultation Max. 1 per person per financial year.				
Subsequent consultation				
Optical				
Frames, prescription lenses and contact lenses Only payable on scripted sight correcting products.		100%	\$200 per person \$400 per family	6 months

* We'll only pay benefits towards dental treatments that are delivered in person and by a recognised provider.

Service	Benefit	Annual Limit	Waiting Period
Pharmacy General items such as hormonal implants, contraceptives for medical reasons, preventative/travel vaccines Excludes PBS scripts, over the counter medicines, vitamin and herbal medicines.	Up to 70% of cost above the general patient PBS amount	\$350 per person \$700 per family	2 months
Psychology Service must be provided by an ahm recognised psychologist.	70%	\$250 per person \$500 per family	None
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			
Group consultation			
Counselling Service must be provided by an ahm recognised counsellor.			
Individual consultation			2 months
Couple/family consultation			
Group consultation			
Hypnotherapy Service must be provided by an ahm recognised psychologist.			
Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			
Podiatry Initial consultation Max. 1 per person per financial year.			
Subsequent consultation			
Casting			
Podiatric surgery (not in hospital)			12 months
Orthotics and orthopaedic shoes Purchase must be from an ahm recognised podiatrist or orthopaedic supplier. Conditions may apply, see the Member Guide for more info.			2 months


Service	Benefit	Annual Limit	Waiting Period
Health improvement benefits (some conditions may apply, see the Member Guide for more information)		 Means you'll need to complete a 'Health improvement Benefit Approval Form' to claim on this service, download at ahm.com.au/forms	
Quit smoking	70%	\$250 per person \$500 per family	2 months
Per course			
Per item for nicotine replacement therapy such as patches, gum, lozenges, inhalers			
Disease management association fees			
Per association (asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)			
Cancer Council UV products			
Per item (sunscreen, swimwear, hats and sunglasses)			
Stress management courses			
Per course			
Preventative tests, scans and screenings			
Per test (mammograms, skin cancer screenings, bowel cancer tests and scans, bone mineral density tests)			
Health checks			
Per check (doctor's health checks, Healthy Heart check)			
Exercise classes 			
Per class/course			
Swimming lessons (for ages 0 - 17 years) 			
Per lesson/course			


Service	Benefit	Annual Limit	Waiting Period
<div> Means you'll need to complete a 'Health improvement benefit approval form' to claim on this service, download at ahm.com.au/forms</div>			
Dietitian and nutritionist		\$250 per person \$500 per family	2 months
Initial consultation Max. 1 per person per financial year.	70%		
Subsequent consultation			
Weight loss  Some conditions may apply, see the Member Guide for more information.			
Per class/course			

Got questions? We're here to help

You can find out more information in our Member Guide at ahm.com.au/forms-guides - it's full of health insurance goodness.


Monday to Friday

 Chat at ahm.com.au

 Call 134 246
8am - 7pm Monday to Friday (AEDT)

or ask anytime

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